2015 REGIONAL INVENTORY OF REGULATED AFFORDABLE HOUSING SUMMARY REPORT

WHAT IS REGULATED AFFORDABLE HOUSING?

For the purposes of this inventory, regulated affordable housing is defined as housing that is made affordable through public subsidies and/or agreements or statutory regulations that restrict or limit resident income levels and/or rents. Regulated affordable housing generally provides housing for households that otherwise could not afford adequate housing at market rates.[1]

WHY DOES METRO TRACK REGULATED AFFORDABLE HOUSING?

The Regional Framework Plan states that it is the policy of the Metro Council to "provide housing choices in the region… paying special attention to those households with the fewest housing choices." Title 7 (Housing Choice) of Metro's Urban Growth Management Functional Plan requires Metro to track the creation of new affordable housing in the Portland region.

Metro last completed an inventory of regulated affordable housing in the Portland region in 2011. Metro has updated the inventory because local partners have indicated it is useful for several purposes, including grant proposals and consolidated housing plans. Updating the inventory also provides a means of understanding what has changed since 2011.

MEDIAN FAMILY INCOMES AND HOUSING

Eligibility for affordable housing programs is based on the median family income (MFI) for the Portland-Vancouver-Beaverton OR-WA Metropolitan Statistical Area. According to the US Department of Housing and Urban Development (HUD), the 2015 MFI for a family of four in the Portland region was $73,900. Title 7 of Metro's Urban Growth Management Functional Plan focuses on two kinds of households: those earning less than 30 percent of regional MFI, and those earning between 30 and 50 percent of regional MFI. A four-person household making less than 50 percent of the regional MFI would earn less than $36,750 per year; if their income was 30 percent of MFI, they would be earning less than $22,050.

Incomes at different percentages of regional MFI are provided in Table 1 on the following page.

TABLE 1: 2015 INCOMES AT VARIOUS HOUSEHOLD SIZES AND LEVELS OF MFI

[1] Subsidized ownership units may also include homes built or rehabilitated by non-profits such as Habitat for Humanity. When available, data regarding these types of units are included in the database.

Household size	At 30% MFI	At 50% MFI	At 60% MFI	At 80% MFI	At 100% MFI	At 120% MFI
1	$15,450	$25,750	$30,900	$41,200	$51,730	$62,076
2	$17,650	$29,400	$35,280	$47,050	$59,120	$70,944
3	$20,090	$33,100	$39,720	$52,950	$66,510	$79,812
4	$24,250	$36,750	$44,100	$58,800	$73,900	$88,680
5	$28,410	$39,700	$47,640	$63,550	$79,812	$95,774
6	$32,570	$42,650	$51,180	$68,250	$85,724	$102,869
7	$36,730	$45,600	$54,720	$72,950	$91,636	$109,963
8	$40,890	$48,550	$58,260	$77,650	$97,548	$117,058

Source: US Department of Housing and Urban Development (HUD), 2015. Data is for the Portland-Vancouver-Hillsboro, OR-WA MSA.

Title 7 directs Metro to use a standard measure of affordability: Housing should cost no more than 30 percent of household income. Based on this assumption, Table 2 provides estimates of rents that would be affordable for households in these two income brackets.

TABLE 2: MAXIMUM MONTHLY RENT INCLUDING UTILITIES AT 30 AND 50 PERCENT MFI WITH A HOUSING BURDEN OF 30%

Household size	At 30% MFI	At 50% MFI
1	$386	$643
2	$441	$735
3	$502	$828
4	$606	$919
5	$710	$993
6	$814	$1,066
7	$918	$1,140
8	$1,022	$1,214

Source: US Department of Housing and Urban Development (HUD), 2015. Data is for the Portland-Vancouver-Hillsboro, OR-WA MSA.

The private rental market in the Portland region produces very few new housing units that rent for $828 per month and are livable for a family of three, and even fewer (if any) that rent for $502 per month. Likewise, the private real estate market in the region generally does not produce new for-sale housing affordable to low-income households.

Some existing housing stock may be available in the Portland region within this price range. Practically speaking, however, regulated affordable housing provides the only newly-built housing that is affordable for low-income households.

This report provides an inventory of the region's regulated affordable housing stock. This inventory does not include a formal assessment of the need for regulated affordable housing. However, it is generally understood that demand for these units far outstrips the current inventory. According to a 2015 study, there are approximately 103,000 units of housing (including regulated and market-rate units) in the four-county Portland region that are affordable to people earning less than 60 percent of median income.[2] With more than 185,000 households making less than 60 percent of median income, that leaves a shortage of more than 80,000 units of affordable housing.

[2] Johnson Economics, ACS, Multifamily NW, Axiometric (2015). The four-county region is defined as Clackamas, Clark, Multnomah and Washington counties.

SUMMARY OF RESULTS

As of 2015, Metro's four-county area inventory of regulated affordable housing includes 41,332 units, an increase of 2,417 units since the 2011 inventory. This constitutes 4.7 percent of the region's total housing stock.[3] Additionally, there were 15,978 Housing Choice Vouchers (also known as Section 8 Vouchers) in use in the four-county area in 2015. This is an increase of 766 vouchers since the 2011 inventory.

NOTES AND CAVEATS ON THE DATA

- This inventory covers a four-county area, including Clackamas, Clark, Multnomah and Washington counties.
- This inventory does not include:
  a. Shared bedrooms (i.e., dorms)
  b. Homeless shelters
  c. Market-rate/unregulated affordable housing (also sometimes called "naturally occurring affordable housing")
- Personal information about tenants is not included in this inventory.
- Some jurisdictions may have had a net decrease in the number of subsidized housing units, but an increase in the number of mobile Section 8 vouchers.
- The inventory includes all sites with at least one affordable housing unit.

The following agencies provided data for this 2015 inventory:

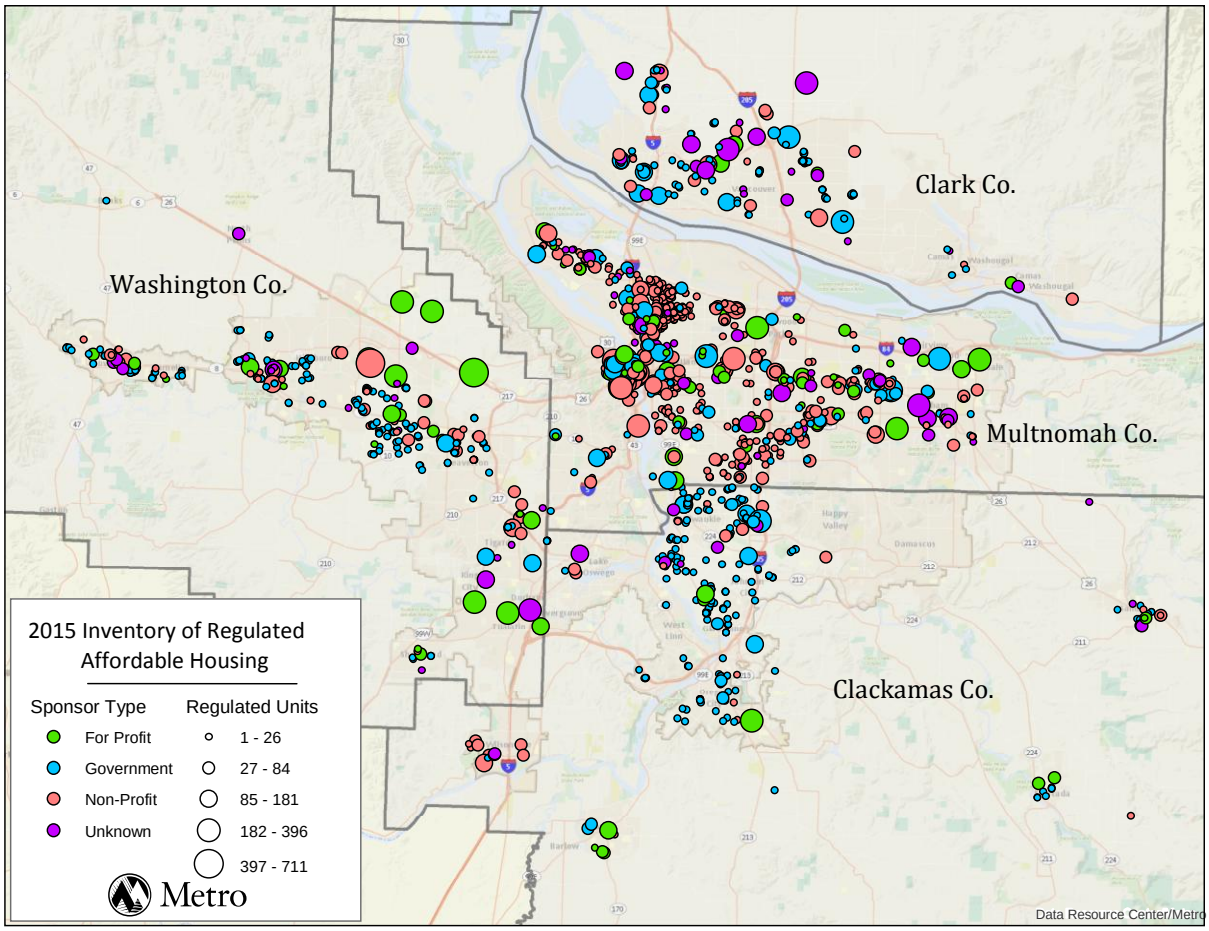
- Clackamas County Community Development
- Housing Authority of Clackamas County
- Home Forward (formerly Housing Authority of Portland)
- Portland Housing Bureau
- Portland Bureau of Planning and Sustainability
- Washington County Housing Authority
- Washington County Office of Community Development
- Vancouver Housing Authority
- Oregon Department of Housing and Community Services (OHCS)
- City of Beaverton
- City of Gresham
- Network for Oregon Affordable Housing
- U.S. Department of Housing and Urban Development
- Catholic Charities
- Metro

[3] 883,192 total housing units in four-county area (source: 2010 Census)

2015 REGIONAL INVENTORY OF REGULATED AFFORDABLE HOUSING

Figure 1 shows the distribution of regulated affordable housing in the Portland region. Larger dots indicate sites with more regulated affordable units. The color of the dots corresponds to the type of owner: for-profit, non-profit, government, or unknown. Units are depicted as "unknown" whenever the ownership type was not reported by partner agencies.

FIGURE 1: 2015 INVENTORY OF REGULATED AFFORDABLE HOUSING (FOUR-COUNTY AREA)



AFFORDABLE HOUSING BY JURISDICTION

Table 3 (page 6) sorts the 2015 inventory by jurisdiction. If a jurisdiction is not listed, it is because there are no regulated affordable housing units in that jurisdiction. A site may include a mix of regulated and unregulated housing units (i.e., market-rate units).

TABLE 3: REGULATED AFFORDABLE HOUSING BY JURISDICTION IN FOUR-COUNTY AREA (2015)

COUNTY/City	Number of sites with at least one regulated affordable unit	Total units (unregulated and regulated) in these sites	Unregulated units	Regulated units	Share of regulated units in four-county area
CLACKAMAS	**290**	**4,104**	**166**	**3,937**	**18.6%**
Canby	8	343	2	341	0.5%
Estacada	9	143	1	142	0.6%
Gladstone	18	66	-	66	1.2%
Lake Oswego	3	201	-	201	0.2%
Milwaukie	35	369	-	369	2.2%
Molalla	9	167	2	165	0.6%
Oregon City	36	553	1	552	2.3%
Sandy	18	319	1	318	1.2%
West Linn	10	14	-	14	0.6%
Wilsonville	14	548	4	544	0.9%
Unincorporated	130	1,381	155	1,225	8.3%
CLARK	**156**	**6,127**	**1,033**	**5,094**	**9.9%**
Battle Ground	3	106	22	84	0.2%
Camas	5	120	53	67	0.3%
Ridgefield	3	10	-	10	0.2%
Vancouver	97	3,953	598	3,355	6.2%
Washougal	3	122	2	120	0.2%
Unincorporated	45	1,816	358	1,458	2.8%
MULTNOMAH	**837**	**27,256**	**2,294**	**24,989**	**53.7%**
Fairview	3	525	1	524	0.2%
Gresham	49	2,236	27	2,207	3.1%
Portland	782	24,063	2,265	21,827	50.1%
Troutdale	3	432	1	431	0.2%
WASHINGTON	**278**	**7,436**	**129**	**7,307**	**17.8%**
Banks	1	1	-	1	0.1%
Beaverton	36	683	13	670	2.3%
Cornelius	13	40	4	36	0.8%
Durham	1	210	-	210	0.1%
Forest Grove	35	663	11	652	2.2%
Hillsboro	76	2,346	9	2,337	4.9%
North Plains	1	33	-	33	0.1%
Portland	2	82	-	82	0.1%
Sherwood	8	125	1	124	0.5%
Tigard	18	705	10	695	1.2%
Tualatin	3	604	-	604	0.2%
Unincorporated	84	1,944	81	1,863	5.4%
Grand Total	**1,561**	**44,923**	**3,622**	**41,327**	**100%**

More than half of the region's inventory of regulated units is in Multnomah County, which also has the largest share of the four-county area's total housing stock. The great majority of sites and units – 83 percent and 89 percent, respectively – are located within incorporated areas, where people will generally have better access to commercial centers and services.

Table 4 (page 8) compares the 2011 inventory with the 2015 inventory. Changes in inventory numbers may be attributed to losses or gains in units as well as improved data collection methods. The 2015 inventory includes 2,412 more regulated affordable units than the 2011 inventory.

TABLE 4: NET DIFFERENCE IN REGULATED AFFORDABLE HOUSING BY JURISDICTION IN FOUR-COUNTY AREA (2011-1015)

Center Type/Name	Difference in Number of Sites	Difference in number of total units	Difference in number of unregulated units	Difference in number of regulated units
CLACKAMAS	**+5**	**+369**	**+150**	**+218**
Canby	-	-	-	-
Estacada	-	-	+1	-1
Gladstone	-1	+4	-1	+5
Lake Oswego	+2	+171	-	+171
Milwaukie	+1	+53	-	+53
Molalla	+2	+8	-	+8
Oregon City	-	-	-	-
Sandy	-	-	-	-
West Linn	-	-	-	-
Wilsonville	-	-40	-	-40
Unincorporated	+1	+173	+150	+22
CLARK	**+6**	**+152**	**+264**	**-112**
Battle Ground	-	-	-	-
Camas	-	-	-	-
Ridgefield	-	-	-	-
Vancouver	+3	+78	+1	+77
Washougal	+1	+32	-	+32
Unincorporated	+2	+42	+263	-221
MULTNOMAH	**+54**	**+2,923**	**+956**	**+1,999**
Fairview	+1	+45	+1	+44
Gresham	+1	+48	+4	+42
Portland	+52	+2,830	+950	+1,914
Troutdale	-	-	+1	-1
WASHINGTON	**+22**	**+402**	**+90**	**+312**
Banks	+1	+1	-	+1
Beaverton	+4	+52	+1	+51
Cornelius	+1	+1	-	+1
Durham	-	-	-	-
Forest Grove	+4	+56	+11	+45
Hillsboro	+10	+147	+5	+142
North Plains	-	-	-	-
Portland	+1	+42	-	+42
Sherwood	+1	+24	-	+24
Tigard	-	-	-	-
Tualatin	-	-	-	-
Unincorporated	+2	**+79**	+73	**+6**
Grand Total	**+87**	**+3,846**	**+1,460**	**+2,412**

AFFORDABLE HOUSING AND THE 2040 GROWTH CONCEPT

Metro's 2040 Growth Concept calls for focusing growth in centers and along major transportation corridors. These areas are most likely to provide access to services such as transit, banks and grocery stores, potentially reducing transportation costs. The 2040 Growth Concept identifies 38 centers.

Table 5 shows the inventory of regulated affordable housing located in designated centers inside the urban growth boundary (UGB). If a center is not listed, it is because there are no regulated affordable housing units in that center.[4]

TABLE 5: REGULATED AFFORDABLE HOUSING BY 2040 GROWTH CONCEPT CENTER INSIDE UGB (2015)

Center Type/Name	Number of sites	Total units (unregulated and regulated) in these sites	Unregulated units	Regulated units	Share of four-county regulated units
Central City	**86**	**8,801**	**1,201**	**7,638**	**39.4%**
Portland	86	8,801	1,201	7,638	39.4%
Regional Center	**65**	**2,928**	**28**	**2,900**	**28.0%**
Beaverton	2	55	-	55	0.9%
Clackamas	5	428	-	428	2.3%
Gateway	12	734	17	717	5.5%
Gresham	9	539	3	536	4.1%
Hillsboro	35	775	8	767	14.2%
Oregon City	1	1	-	1	0.5%
Tanasbourne/AmberGlen	1	396	-	396	0.5%
Town Center	**71**	**3,509**	**116**	**3,391**	**32.6%**
Aloha	5	214	7	207	2.3%
Bethany	2	340	-	340	0.9%
Cedar Mill	1	608	-	608	0.5%
Gladstone	4	7	-	7	1.8%
Hillsdale	3	90	2	88	1.4%
Hollywood	4	427	102	325	1.8%
Lake Grove	1	45	-	45	0.5%
Lents	6	74	1	73	2.8%
Milwaukie	17	282	-	282	7.8%
Orenco	1	45	-	45	0.5%
Raleigh Hills	2	87	-	87	0.9%
Rockwood	19	749	4	743	8.7%
St. Johns	2	21	-	21	0.9%
Tigard	2	52	-	52	0.9%
Troutdale	1	228	-	228	0.5%
Tualatin	1	240	-	240	0.5%
Grand Total	**222**	**15,238**	**1,345**	**13,929**	**100%**

[4] The following centers have no affordable housing within their boundaries: Regional Centers – Washington Square. Town Centers – Cornelius, Damascus, Fairview/Wood Village, Forest Grove, Happy Valley, King City, Lake Oswego, Murray/Scholls, Pleasant Valley, Sherwood, Sunset Transit, West Linn, West Portland, Wilsonville.

Of the three types of centers, the Central City has the largest share of units, followed by Town Centers and Regional Centers. Altogether, these centers in the UGB contain about one-third of the four-county area's inventory of regulated affordable housing.

Table 6 shows the difference in the number of regulated affordable housing located in designated centers inside the urban growth boundary between 2011 and 2015. If a center is not listed, it is because there are no regulated affordable housing units in that center.

TABLE 6: NET DIFFERENCE IN REGULATED AFFORDABLE HOUSING IN 2040 GROWTH CONCEPT CENTERS INSIDE UGB (2011 -2015)

Center type/Name	Difference in number of sites	Difference in number of total units	Difference in number of unregulated units	Difference in number of regulated units
Central City	**+9**	**+1,317**	**+503**	**+852**
Portland	+9	+1,317	+503	+852
Regional Center	**+36**	**+1,137**	**-4**	**+1,141**
Beaverton	+1	+47	-	+47
Clackamas	+1	+41	-	+41
Gateway	+3	+149	**-11**	+160
Gresham	-	-	+1	**-1**
Hillsboro	+30	+504	+6	+498
Oregon City	-	-	-	-
Tanasbourne/ AmberGlen	+1	+396	-	+396
Town Center	**+5**	**+247**	**+76**	**+169**
Aloha	-	-	-	-
Bethany	-	-	-	-
Cedar Mill	-	-	-	-
Gladstone	**-1**	+2	-	+2
Hillsdale	-	-	-	-
Hollywood	+2	+94	+74	+20
Lake Grove	+1	+45	-	+45
Lents	-	-	-	-
Milwaukie	-	-	-	-
Orenco	+1	+45	-	+45
Raleigh Hills	+1	+14	-	+14
Rockwood	+1	+47	+2	+43
St. Johns	-	-	-	-
Tigard	-	-	-	-
Troutdale	-	-	-	-
Tualatin	-	-	-	-
Grand Total	**+50**	**+2,701**	**+575**	**+2,162**

HOUSING CHOICE VOUCHERS

The Housing Choice Voucher Program (formerly known as Section 8) is the federal government's rental assistance voucher program for assisting very low-income families, the elderly and the disabled to afford decent, safe and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects. Table 7 shows the number of vouchers in each of the four counties. These voucher numbers should not be added to the number of regulated affordable units to come up with a total inventory of subsidized housing in each county because Housing Choice Vouchers can be used in regulated affordable units.

TABLE 7: SNAPSHOT OF HOUSING CHOICE VOUCHERS[5] BY COUNTY (2011 & 2015)

County	Number of Housing Choice Vouchers		
	2011	2015	Percent Change
Clackamas	2,610	2,787	+6.8%
Clark	1,569	1,661	+5.9%
Multnomah	8,510	9,013	+5.9%
Washington	2,523	2,517	-0.2%
Total	**15,212**	**15,978**	**+5.0%**

NEW MEASURES: TRANSIT, PARKS AND CONCENTRATED POVERTY

At the suggestion of regional partners who contributed to this inventory update, Metro has added three additional measures: Regulated affordable housing units' access to transit, proximity to parks and location relative to areas of concentrated poverty.

Affordable housing near transit offers access to jobs, education, and services without requiring the expense of personal car ownership, reducing transportation costs for low-income households. Transit planners report that people are most likely to use bus transit located less than a quarter-mile away, or about a 5-minute walk for an able-bodied person, while most people are willing to walk a half-mile to reach faster transit such as light rail.

Proximity to parks increases the availability of physical activity opportunities and has been linked to enhanced health outcomes.[6] Affordable housing near greenspaces may have positive outcomes for people with low incomes, who suffer disproportionately from health problems related to physical inactivity.[7]

Table 8 shows the percentage of regulated housing with walking access to transit and parks. The great majority of regulated affordable units are near some bus transit service, and three-quarters of all units are near a frequent bus stop or light rail station. Nearly all regulated affordable housing is within a half-mile of a park.

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[5] This is the number of Housing Choice Vouchers under the housing authority's Annual Contributions Contract with the U.S. Department of Housing and Urban Development.

[6] Hood, E. (2005). Dwelling Disparities: How Poor Housing Leads to Poor Health. *Environmental Health Perspectives*, *113*(5).

[7] Behavioral Risk Factor Surveillance System, 2015. Centers for Disease Control and Prevention.

TABLE 8: ACCESS TO TRANSIT AND PARKS FROM REGULATED AFFORDABLE HOUSING UNITS

COUNTY/City	Within 1/4 mile of all bus service	Within 1/4 mile of frequent bus service	Within 1/2 mile of a light rail transit station	Near frequent bus service or light rail station	Within 1/2 mile of a park
CLACKAMAS	**82%**	**32%**	**11%**	**33%**	**84%**
Canby	77%	-	-	-	100%
Estacada	66%	-	-	-	100%
Gladstone	91%	67%	-	67%	100%
Lake Oswego	100%	-	-	-	100%
Milwaukie	100%	82%	19%	82%	100%
Molalla	2%	-	-	-	100%
Oregon City	96%	28%	-	28%	97%
Sandy	11%	-	-	-	83%
West Linn	71%	-	-	-	100%
Wilsonville	100%	-	-	-	100%
Unincorporated	85%	61%	31%	66%	56%
CLARK	**97%**	**29%**	**-**	**29%**	**100%**
Battle Ground	100%	-	-	-	100%
Camas	21%	-	-	-	100%
Ridgefield	-	-	-	-	100%
Vancouver	97%	33%	-	33%	100%
Washougal	100%	-	-	-	100%
Unincorporated	95%	23%	-	23%	99%
MULTNOMAH	**98%**	**90%**	**59%**	**94%**	**97%**
Fairview	100%	71%	-	71%	100%
Gresham	84%	69%	59%	88%	99%
Portland	100%	93%	62%	95%	96%
Troutdale	63%	63%	-	63%	100%
WASHINGTON	**74%**	**45%**	**34%**	**66%**	**98%**
Banks	-	-	-	-	100%
Beaverton	80%	33%	29%	51%	100%
Cornelius	61%	61%	-	61%	100%
Durham	100%	-	-	-	100%
Forest Grove	71%	71%	-	71%	83%
Hillsboro	54%	38%	89%	98%	100%
North Plains	-	-	-	-	100%
Portland	100%	51%	51%	51%	100%
Sherwood	73%	73%	-	73%	100%
Tigard	79%	76%	23%	79%	100%
Tualatin	60%	44%	-	44%	100%
Unincorporated	98%	42%	1%	42%	100%
Grand Total	**92%**	**69%**	**43%**	**75%**	**96%**

Regional partners also requested data on whether regulated affordable housing units were located in poverty areas or concentrated poverty areas.[8] Research from HUD and other sources have documented how living in poverty and concentrated poverty areas negatively affect individuals and families living there.[9] Impacts of neighborhood poverty include increased rates of crime, educational attainment, juvenile delinquency, psychological distress and health problems, among others. Locating regulated affordable housing in these areas could have unintended negative outcomes for low-income people. However, research has shown that moving from a high-poverty neighborhood to a low-poverty neighborhood (a "neighborhood of opportunity") can reduce stress, increase access to amenities, and lead to important health benefits.

Areas of poverty and concentrated poverty in the Portland region are shown in Figure 2 (page 14). Table 9 (page 15) shows the location of the region's regulated affordable housing in relation to these areas. Slightly more than half the region's affordable housing units are in poverty areas, where at least 20 percent of residents are poor. The region has few areas of concentrated poverty where more than 40 percent of residents are poor, however, and very few units are located in these areas.

[8] Poverty areas are defined as census tracts where at least 20 percent of the residents are poor. Concentrated poverty areas are tracts where the percentage of residents in poverty is 40 percent or greater. (Economics and Statistics Administration, US Department of Commerce. 1995)

[9] Office of Policy Development and Research, U.S. Department of Housing and Urban Development (Winter 2005). Understanding Neighborhood Effects of Concentrated Poverty. *Evidence Matters*. https://www.huduser.gov/portal/periodicals/em/winter11/highlight2.html

FIGURE 2: 2015 CENSUS TRACTS IN POVERTY AND CONCENTRATED POVERTY (FOUR-COUNTY AREA)

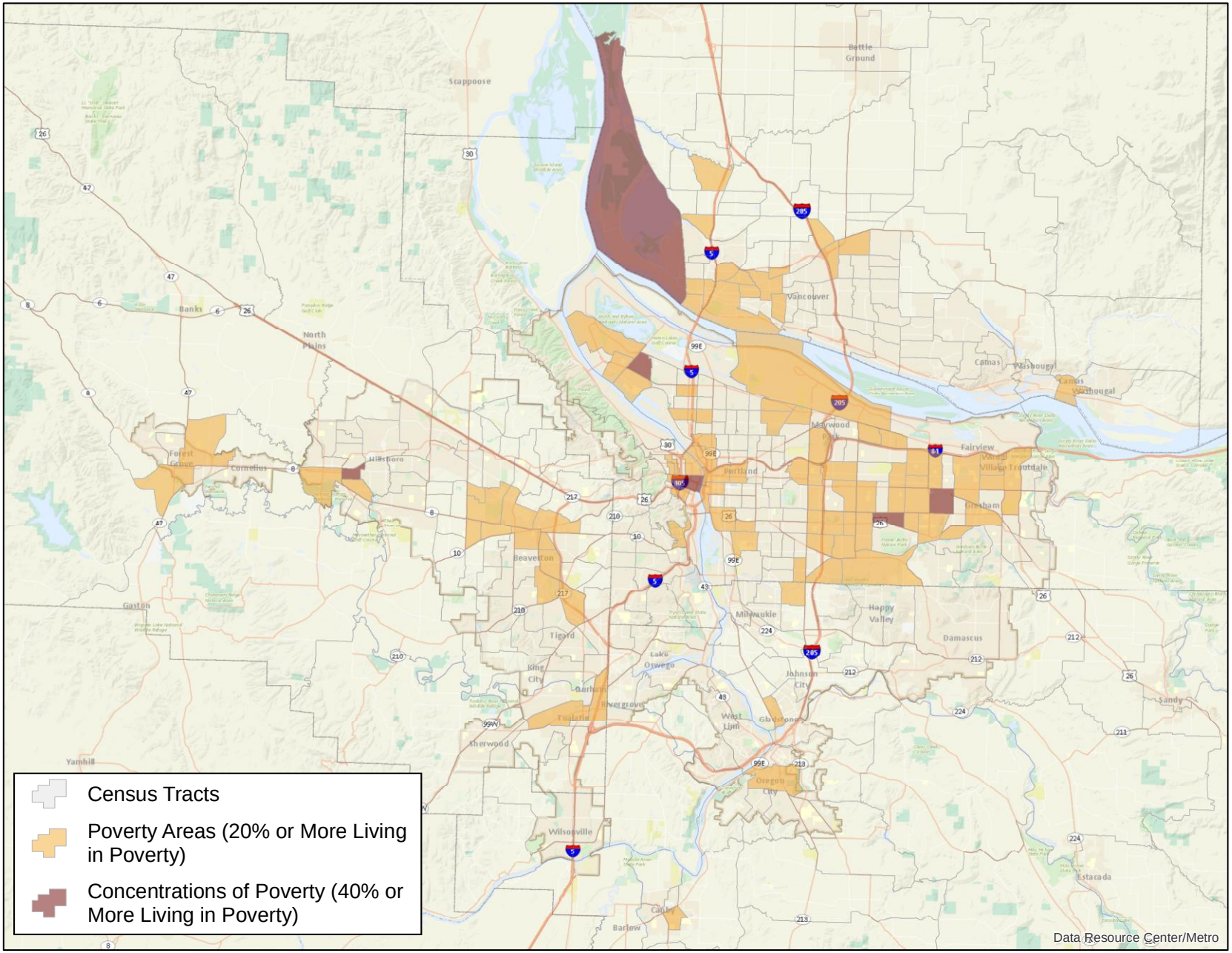

TABLE 9: PERCENTAGE OF REGULATED AFFORDABLE HOUSING LOCATED IN AREAS OF POVERTY OR CONCENTRATED POVERTY

COUNTY/City	Number of regulated affordable housing sites	Located in poverty areas	Located in concentrated poverty areas
CLACKAMAS	**290**	**9%**	0%
Canby	8	33%	0%
Estacada	9	0%	0%
Gladstone	18	74%	0%
Lake Oswego	3	0%	0%
Milwaukie	35	0%	0%
Molalla	9	0%	0%
Oregon City	36	23%	0%
Sandy	18	0%	0%
West Linn	10	0%	0%
Wilsonville	14	0%	0%
Unincorporated	130	7%	0%
CLARK	**156**	**45%**	**5%**
Battle Ground	3	0%	0%
Camas	5	0%	0%
Ridgefield	3	0%	0%
Vancouver	97	56%	8%
Washougal	3	23%	0%
Unincorporated	45	27%	0%
MULTNOMAH	**83**	**72%**	**10%**
Fairview	3	71%	0%
Gresham	49	81%	13%
Portland	782	71%	11%
Troutdale	3	90%	0%
WASHINGTON	**278**	**35%**	**6%**
Banks	1	0%	0%
Beaverton	36	68%	0%
Cornelius	13	0%	0%
Durham	1	100%	0%
Forest Grove	35	70%	0%
Hillsboro	76	29%	17%
North Plains	1	0%	0%
Portland	2	51%	0%
Sherwood	8	0%	0%
Tigard	18	22%	0%
Tualatin	3	56%	0%
Unincorporated	84	12%	0%
Grand Total	**1561**	**56%**	**8%**